POWERS KIRN, LLC By: Harry B. Reese

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## IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:		Chapter 13 Proceeding	
James Plewes	Debtor	23-10777 PMM	
PENNYMAC LOAN SERVICES, LLC			
	Movant		
v.			
James Plewes			
and			
Kenneth E. West, Esquire			
!	pondents		

## STIPULATION IN SETTLEMENT OF MOTION FOR RELIEF FROM THE AUTOMATIC STAY

WHEREAS, the parties hereto and their respective counsel have agreed as to the disposition of the Motion for Relief from the Automatic Stay filed by Harry B. Reese on behalf of the secured creditor, PENNYMAC LOAN SERVICES, LLC ("Movant").

NOW, THEREFORE, intending to be legally bound, the parties hereto, herewith stipulate as follows:

- 1. The automatic stay as provided by Section 362 of the Bankruptcy Code shall remain in full force and effect conditioned upon the terms and conditions set forth herein.
- This Stipulation pertains to the property located at 718 Alburger Avenue, Philadelphia, PA
  19115, mortgage account ending with 0225.
- 3. Upon approval of the United States Bankruptcy Court of the within Stipulation, Debtor and Movant agree to the following:
  - (a) Parties acknowledge that the current regular post-petition payment is \$1800.13.
  - (b) Parties acknowledge that the following amounts are currently due post-petition:

	Quantity	From	То	Amount	
Payments:	4	07/01/2023	10/01/2023	\$1,800.13	\$7,200.52
Payments:			·		\$0.00
Attorney Fees and Costs relating to Motion for Relief:					\$1,238.00
Less: Debtor Suspense:					
Total Post-Petition Arrearage:					\$8,438.52

- (c) Commencing with the 11/01/2023 payment the Debtor shall resume and shall continue to make all regular monthly post-petition payments when they are due in accordance with the terms of the Note and Mortgage.
- (d) Debtor agrees to Amend the Chapter 13 Plan to include the aforementioned post-petition delinquency representing all arrearages due through 10/01/2023. Debtor agrees to amend the Chapter 13 Plan within thirty (30) days of the filing of this Stipulation.
- (e) If sufficient proof is provided (front and back copies of checks or money orders) of payments made, but not credited, the account will be adjusted accordingly.
- (f) All post-petition payments from Debtor to Movant shall be sent to PennyMac Loan Services, LLC, P.O. Box 660929, Dallas, TX 75266-0929.
- (g) The provisions of the Stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this Stipulation, including fees and costs, due under the terms of the contract and applicable law. Also, all allowed fees and costs due to Movant as stated on any Post-Petition Fee Notices filed with the court shall be paid prior to the entry of a Discharge Order.
- (h) The Debtor shall timely tender all payments and comply with all conditions in accordance with the Stipulation. If such payments or conditions are not timely made, or if the case should convert to a Chapter 7 Bankruptcy, Movant may provide the Debtor and Debtor's counsel with fifteen (15) days written notice of default. If the default is not cured within the fifteen (15) day period, Movant may certify the default to this Court and an Order shall be entered granting Movant relief from the automatic stay without further notice and

hearing and waiving Fed. R. Bankr. P. 3002.1 and waiving Rule 4001(a)(3) so that the Relief Order is immediately effective and enforceable.

(i) The parties agree that a facsimile may be submitted to the Court as if it were an original.

STIPULATED AND AGREED TO BY:

Brad J. Sadek, Esquire

Attorney for Debtor Date:

/s/ Jack Miller, Esquire for The Chapter 13 Trustee

Kenneth E. West, Esquire

Trustee Date: 10/27/2023

I have no objection to its terms, without prejudice to any of our rights and remedies.

/s/ Harry B. Reese, Esquire

Harry B. Reese Attorney for Movant Date: 10/27/2023